



## TOTAL LENDING COMMERCIAL PREMIUM

# The Premium End-to-End Commercial Lending Solution

Total Lending Commercial Premium provides scalable operational transparency on top of Finastra's industry-leading compliant documentation.



Gain operational transparency and core connectivity with a comprehensive end-to-end lending platform.”

Total Lending Premium covers a full range of borrower, collateral, and loan types. Streamline loan origination and processing and automate challenging compliance functions with speed and precision. Maximize efficiency with automatic boarding of loans to your core system.

Ensure regulatory compliance in origination and processing of commercial, consumer, and mortgage loan requests.

**Core Integration**—Quickly access customer information directly from core systems (we interface with over 70) including existing depository and lending relationship details.

• **Vendor Service Pulls**—Tap built-in consumer and commercial credit reporting, which gives you immediate access to credit rating information for borrowing entities, principal owners, guarantors and other vendor services including flood map verification services.

- **Customer Lending Profiles**—Create a centralized storehouse for responding to new loan requests. This provides easy access to the information you need to quickly respond to new loan requests and renewals and identifies additional cross-selling opportunities.
- **Credit Memo**—Outline your analysis of business credit requests and automatically populate data to templates and print using Microsoft® Word.
- **Pipeline Reporting**—Gain transparency into a loan's process. Create user-defined pipeline reporting statuses or milestones based on your determined workflow.
- **Task Manager**—Seamlessly drive underwriting and processing policies into the documentation process to streamline transaction processing and create a documentable, repeatable process.
- **Secure Document Storage**—Store important client-related documentation securely for future reference.

# Experience Industry-Leading Compliance

Streamline small business loans and consumer loans or simplify large complex commercial deals with confidence knowing the documents are compliant in every state.



Client Support is available to diagnose and resolve issues quickly to help you maintain smooth day to day operations. 24/7 through Case Management and Knowledge Center.

## Key Benefits



Improve the customer experience with reduced decision turnaround time.



Improve risk management and compliance using dynamic, compliant loan documents.



Drive revenue growth through business decision optimization and deeper customer engagement.



Promote sustainable growth and operational efficiency with a 360° view of all relationships throughout the entire lending lifecycle.



Boost productivity with standardized work flows, collaboration and access to files.

## Compliance Excellence

Configurable document preparation with Fusion LaserPro:

- **Simplified Document Completion**— Relevant documents for the transaction are pre-populated with loan data and ready for completion.
- **Customize Your Fusion LaserPro Documents**—Available for those complex transactions where you need the flexibility but wish to preserve policy and content.
- **Participation**—Limit your exposure for various industries and loan types and make loans that may exceed your maximum loan limits. Rest assured that your documents support the precise role needed as a lead institution, maintaining a control over fees and revenue that flow through a participation and simplify participation management and servicing.
- **SBA Loans**—Follow an intuitive workflow that uses a single application to complete your SBA loan package, eliminating duplicative data entry. Further expedite transactions by submitting loan guaranty requests electronically through the SBA E-Tran system.
  - \$2 Million Compliance Warranty (coverage up to \$5 Million available)
  - 50 state collateral and document capabilities
- **Barcoding**—Facilitate tracking and imaging of all loan documents.
- **Digital Document Signing**—Efficiently manage account opening and loan closing with electronic signing. Initiate electronic signing of the documents and then send the completed package directly to your imaging system, eliminating the need to scan most documents, taking you one step closer to paperless.
- **Geocoding**—Standardize and geocode addresses to reduce the cost of mailings, improve targeted sales campaigns, and improve regulatory reporting and lien filings. Store census tract, MSA, and other data for CRA reporting.
- **Boarding**—Upload funded loans to your core system—with more than 70 core system options.

**1 Gather client data**  
Input direct from the client and pull directly from the core.



**2 Originate and process loan applications**  
Access vendor services-credit bureaus and flood verifications. Underwrite, decision, process, and generate necessary letters and disclosures.



**3 Document the loan**  
Generate closing stage loan documents that are compliant with federal and state statutes and regulations.



**4 Upload to the Core System**  
Interface with more than 70 core systems to load funded loans to the core system.

# More than 3,500 Financial Institutions Worldwide Rely on Our Industry-Leading Compliance Solutions

## Premium Provides Deposit Account Opening

- Improve accuracy and consistency with a solution that guides front-line staff through the myriad of task required to open a new consumer or business account
- Process multiple accounts in a single session
- Keep a full library of account ownership/entity types
- Leverage 50-state interstate banking with dynamic and compliant Fusion LaserPro documentation

## What Sets Finastra Apart



More than 3,500 financial institutions worldwide rely on our industry leading compliance solutions.



Every Total Lending solution we offer is flexible and grows with your business.



Delivering a simplified, collaborative experience across commercial, small business and consumer lending.

## About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions.

Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 90 of the world's top 100 banks use Finastra technology.

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